

APPENDIX

Boone v. Citigroup, Inc., ___ F.3d ___, 2005 WL 1581091 (5th Cir. July 7, 2005);

Ross v. Citifinancial, Inc., 344 F.3d 458 (5th Cir. 2003), *reh'ng en banc denied*, Jan. 25, 2005 (nos. 02-60608 & 02-60609);

Clark v. Commercial Credit Corp., ___ F. Supp. 2d ___, 2005 WL 428476 at *3 (S.D. Miss. Feb. 7, 2005);

Lee Frye, et al. v. American General Finance, Inc., et al.; In the United States District Court; Southern District of Mississippi; Western Division; No. 5:02cv122BrS (S.D. Miss. Feb. 9, 2004);

Queen v. American General Finance, Inc., 289 F. Supp. 2d 782 (S.D. Miss. 2003);

Lott v. First Family Financial Servs., Inc., No. 2:02cv56PG (S.D. Miss. July 11, 2003);

Green v. American General Finance, Inc., 2003 WL 1191183 (S.D. Miss. March 7, 2003);

Stacher v. American General Finance, Inc., 2003 WL 1191182 (S.D. Miss. March 7, 2003);

Barnes v. First Franklin Finance Corp., No. 3:02cv1259LN (S.D. Miss. Mar. 31, 2003);

Brown v. Citigroup, No. 2:02cv112PG (S.D. Miss. Mar. 21, 2003);

Anderson v. First Family Financial Servs., Inc., No. 4:02cv55PB (N.D. Miss. Mar. 6, 2003);

Bolden v. Kentucky Finance Co., No. 4:02cv98LN (S.D. Miss. Feb. 28, 2003);

Walker v. City Finance Co., 2003 WL 554613 (N.D. Miss. Feb. 12, 2003);

Benson v. City Finance Co., No. 1:02cv242DD, slip op. at 6 (N.D. Miss. Feb. 12, 2003);

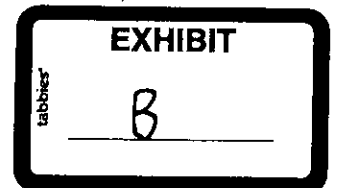
Conner v. First Family Financial Services, Inc., 2002 WL 31056778 (N.D. Miss. Aug. 28, 2002);

Ross v. First Family Financial Services, Inc., 2002 WL 31059582, (N.D. Miss. Aug. 29, 2002);

Strong v. First Family Fin. Services, Inc., 202 F. Supp. 2d 536 (S.D. Miss. 2002);

Henley v. Pioneer Credit Co., 2002 WL 1013110 (N.D. Miss. Apr. 10, 2002);

Harrison v. Commercial Credit Corp., 2002 WL 548281 (S.D. Miss. Mar. 29, 2002);



Ellis v. Washington Mutual Finance Group, No. 4:01cv144-L-N (S.D. Miss. May 8, 2002);

Cooley v. Washington Mutual Finance Group, 2002 WL 1768897 (S.D. Miss. July 29, 2002);

Howard v. CitiFinancial, Inc., 195 F. Supp. 2d 811 (S.D. Miss. 2002);

Ross v. CitiFinancial, Inc., 2002 WL 461567 (S.D. Miss. Mar. 18, 2002);

Johnson v. CitiFinancial, Inc.; 5:01cv215BN (S.D. Miss. Mar. 8, 2002);

Crockett v. CitiFinancial, Inc., 4:01cv172-MD (N.D. Miss. Feb. 28, 2002);

Carter v. Union Sec. Life Ins. Co., 148 F. Supp. 2d 734 (S.D. Miss. 2001).